

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Betty D Howard

Debtor(s)

Case No. 17-26151

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/31/2017.
- 2) The plan was confirmed on 11/03/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/06/2018.
- 5) The case was dismissed on 05/04/2018.
- 6) Number of months from filing to last payment: 8.
- 7) Number of months case was pending: 10.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,350.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$4,080.00
Less amount refunded to debtor	\$387.17

**NET RECEIPTS:** **\$3,692.83**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,884.22
Court Costs	\$0.00
Trustee Expenses & Compensation	\$230.68
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,114.90**

Attorney fees paid and disclosed by debtor: \$858.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Secured	27,644.00	26,863.06	26,863.06	1,133.52	444.41
BECKET & LEE LLP	Unsecured	560.00	560.59	560.59	0.00	0.00
HEIGHTS FINANCE	Unsecured	NA	1,003.29	1,003.29	0.00	0.00
HEIGHTS FINANCE	Secured	100.00	100.00	100.00	0.00	0.00
ILLINOIS BELL TELEPHONE COMPAN	Unsecured	0.00	1,023.05	1,023.05	0.00	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	NA	86.29	86.29	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	560.00	571.33	571.33	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	971.00	528.69	528.69	0.00	0.00
LIFE STORAGE	Secured	0.00	0.00	0.00	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	866.00	866.03	866.03	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	2,320.00	2,319.94	2,319.94	0.00	0.00
PERSONAL FINANCE COMPANY	Unsecured	100.00	2,239.70	2,239.70	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,802.00	682.96	682.96	0.00	0.00
CCS/BRYANT STATE BANK	Unsecured	503.00	NA	NA	0.00	0.00
CCS/FIRST NATIONAL BANK	Unsecured	231.00	NA	NA	0.00	0.00
CCS/FIRST SAVINGS BANK	Unsecured	614.00	NA	NA	0.00	0.00
BUREAU OF MEDICAL ECONOMICS	Unsecured	456.00	NA	NA	0.00	0.00
CREDITORS DISCOUNT	Unsecured	3,685.00	NA	NA	0.00	0.00
DIRECTV	Unsecured	396.00	NA	NA	0.00	0.00
ESSENTIAL TESTING	Unsecured	103.00	NA	NA	0.00	0.00
EDUCATION FED LOAN	Unsecured	55,680.00	NA	NA	0.00	0.00
FIRST SOURCE ADVANTAGE	Unsecured	985.00	NA	NA	0.00	0.00
GIANMARCO LAW OFFICE	Unsecured	2,260.00	NA	NA	0.00	0.00
HEIGHTS FINANCE CORP	Unsecured	1,068.00	NA	NA	0.00	0.00
JONATHAN KLEIN	Unsecured	7,109.00	NA	NA	0.00	0.00
LTD FINANCIAL SERVICES	Unsecured	865.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MERCHANTS CREDIT GUIDE	Unsecured	112.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	2,782.00	NA	NA	0.00	0.00
EDUCATION NAVIENT	Unsecured	11,769.00	NA	NA	0.00	0.00
PAYPAL CREDIT	Unsecured	247.00	NA	NA	0.00	0.00
PERSONAL FINANCE	Unsecured	2,385.00	NA	NA	0.00	0.00
PHOENIX NEUROLOGY	Unsecured	300.00	NA	NA	0.00	0.00
SPECIAL CARE ORTHOPEDICS	Unsecured	517.00	NA	NA	0.00	0.00
WILLABEE AND WARD	Unsecured	34.00	NA	NA	0.00	0.00
PERSONAL FINANCE	Unsecured	2,285.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$26,863.06	\$1,133.52	\$444.41
All Other Secured	\$100.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$26,963.06</b>	<b>\$1,133.52</b>	<b>\$444.41</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$571.33	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$571.33</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$9,310.54</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$2,114.90</u>	
Disbursements to Creditors	<u>\$1,577.93</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$3,692.83</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/09/2018

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.